

mobile terminal at least selectably incurring a fee payable to a payee entity, the payee entity associated with a remotely-positioned payment account depository at which an electronic payment account is maintained, the recipient mobile terminal being a peer device of the provider mobile terminal, and positionable in a manner to permit communication connectivity therewith, said apparatus comprising:

a recipient-terminal downloading connector selectably operable to effectuate a communication link with the provider mobile terminal when the recipient mobile terminal and the provider mobile terminal are positioned in the manner permitting the communication connectivity theretogether and selectably operable to effectuate a communication link with the remotely-positioned payment account depository;

a credit payment indicator for containing at least an indicia of creditworthiness of the recipient-terminal user; and

a downloading controller coupled to said payment indicator and to said downloading connector, said downloading controller for permitting said recipient-terminal downloading connector to effectuate the communication link with the provider terminal, thereby to download the content to the recipient mobile terminal if said payment indicator indicates the indicia of creditworthiness to be beyond at least a selected threshold, said downloading controller further, subsequent to downloading of the content to the recipient mobile terminal and removal of the recipient mobile terminal and the provider mobile terminal out of the communication connectivity therebetween, for causing said recipient-terminal downloading connector to

effectuate the communication link with the payment account depository to permit effectuation of debiting of the indicia of creditworthiness to the benefit of the payee entity and, upon debiting, to permit the execution of the content at the recipient mobile terminal.

15. (Twice Amended) A method for facilitating copying of a content, executable at a provider mobile terminal, to a recipient mobile terminal, thereafter to be executable at the recipient mobile terminal by a recipient mobile terminal user, execution of the content at the recipient mobile terminal at least selectably incurring a fee payable to a payee entity, the payee entity associated with a remotely-positioned payment account depository at which an electronic payment account is maintained, said method comprising:

positioning the provider mobile terminal and the recipient mobile terminal in a manner to permit a communication link to be formed therebetween;

forming the communication link between the recipient mobile terminal and the provider mobile terminal thereby to place the recipient mobile terminal and the provider mobile terminal into communication connectivity;

determining whether an indicia of creditworthiness, located at the recipient mobile terminal is beyond at least a selected threshold;

downloading the content to the recipient mobile terminal if the indicia of creditworthiness is determined, during said operation of determining, to be at least the selected threshold;

removing the recipient mobile terminal and the provider mobile terminal out of communication connectivity therebetween;

forming a communication link between the recipient mobile terminal and the payment account depository;

debiting the indicia of creditworthiness for the content downloaded to the recipient mobile terminal;

crediting the electronic payment account correspondingly; and

executing the content at the recipient mobile terminal.

17. (Amended) The method of claim 15 comprising the additional operation, prior to said operation of determining, to provide the indicia of creditworthiness to the recipient mobile terminal.